

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GREGG DENNIS GAROFOLO
JANICE V VANKO-GAROFOLO
Debtor(s)

Case No. 05-15943

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2005.
- 2) The plan was confirmed on 12/02/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/23/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/01/2006, 02/28/2007, 05/11/2007.
- 5) The case was completed on 07/30/2010.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,500.00.
- 10) Amount of unsecured claims discharged without payment: \$28,563.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,793.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$48,793.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,694.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,313.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,007.24**

Attorney fees paid and disclosed by debtor: \$6.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Secured	645.00	645.00	645.00	645.00	75.92
BANK ONE/JPM CHASE	Unsecured	NA	2,512.60	2,512.60	1,379.49	0.00
BUCKERIDGE DOOR CO INC	Unsecured	1,600.00	NA	NA	0.00	0.00
CALVARY INVESTMENTS LLC	Unsecured	240.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	2,100.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	750.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,000.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	2,973.00	3,142.39	3,142.39	1,725.27	0.00
CITGO PETROLEUM	Unsecured	160.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	600.00	565.94	565.94	310.72	0.00
FLEET FINANCE	Unsecured	3,700.00	NA	NA	0.00	0.00
GREENLEAF ORTHOPEDIC	Unsecured	2,069.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,027.00	5,421.63	5,421.63	5,421.63	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,427.72	1,427.72	783.86	0.00
IRWIN MORTGAGE CORP	Secured	15,520.35	2,454.53	2,454.53	2,454.53	0.00
IRWIN MORTGAGE CORP	Secured	NA	NA	NA	0.00	0.00
LAKE COUNTY RADIOLOGY	Unsecured	62.00	NA	NA	0.00	0.00
MITSUBISHI MOTOR CRED OF AMER	Secured	13,425.00	13,425.00	13,425.00	13,425.00	1,846.63
MITSUBISHI MOTOR CRED OF AMER	Unsecured	NA	10,567.85	10,567.85	5,802.07	0.00
NEXTEL COMMUNICATIONS	Unsecured	523.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,025.00	5,156.63	5,156.63	2,831.14	0.00
RESURGENT CAPITAL SERVICES	Unsecured	790.00	790.07	790.07	433.77	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,000.00	3,146.11	3,146.11	1,727.31	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,700.00	8,967.49	8,967.49	4,923.42	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,454.53	\$2,454.53	\$0.00
Debt Secured by Vehicle	\$13,425.00	\$13,425.00	\$1,846.63
All Other Secured	\$645.00	\$645.00	\$75.92
TOTAL SECURED:	\$16,524.53	\$16,524.53	\$1,922.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,421.63	\$5,421.63	\$0.00
TOTAL PRIORITY:	\$5,421.63	\$5,421.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,276.80	\$19,917.05	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,007.24</u>
Disbursements to Creditors	<u>\$43,785.76</u>
TOTAL DISBURSEMENTS :	<u>\$48,793.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.